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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/604,500	07/25/2003	Beth W. Ghiloni	F-728	1499
919	7590	06/28/2005	EXAMINER ALPERT, JAMES M	
PITNEY BOWES INC. 35 WATERVIEW DRIVE P.O. BOX 3000 MSC 26-22 SHELTON, CT 06484-8000			ART UNIT 3624	PAPER NUMBER

DATE MAILED: 06/28/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

10/604,500

Applicant(s)

GHILONI ET AL.

Examiner

James Alpert

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 08 April 2005.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

### **DETAILED ACTION**

The following communication is in response to Applicant's amendment filed on 08 April 2005.

#### ***Status of Claims***

Claims 1-2,& 5 are currently amended. Claims 3-4,& 6-15 are as originally submitted. Claims 16-20 are new. Claims 1-20 are pending.

#### ***Response to Arguments***

Applicant's arguments filed 08 April 2005 have been fully considered but they are not persuasive as discussed below. Therefore, Claims 1-15 remain rejected as stated in the previous office action, mailed 27 January 2005. In addition Claims 16-20 are also rejected, and Applicant's request for allowance is respectfully declined.

#### ***Claim Rejections - 35 USC § 103***

The text of this section of Title 35, U.S. Code is not included in this action, but can be found in a prior Office action. Claim 1-3,6-8,11-13,& 16-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Piazza et al., U.S. Patent Application Publication 20030061358 in view of Crooks et al., U.S. Patent #6052671. Claim 4-5,9-10,14-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Piazza in view of Crooks and in further view of Barron's Dictionary of Computer and Internet Terms, 6<sup>th</sup> edition.

**With regard to Claim 1**, the Examiner would like to initially point out that Applicant's amendment to this Claim do not carry any patentable weight. The Piazza

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reference, U.S. Patent Application Publication # 20030061358, anticipates most of Claim 1 as amended, and clearly considers multiple vendors. See (Paras. 10,15,& 36).

Applicant argues that Piazza does not teach "requesting detail information regarding the charge from the at least one vendor referring to the indication." The Examiner respectfully disagrees. Paragraphs 23-27 described the process by which a user logs into the system to request reports that itemize charges according to some hierarchical organizational structure. Further Paragraphs 40-41 describe the way charges can be identified, including: cost center, personnel numbers, ID numbers, etc. These indicators are clearly received somewhere along the line in order that they can be used as search fields. Thus Piazza teaches the following steps of Claim 1:

receiving an indication of a charge from a financial institution by a first user of at least one vendor; (Paras. 53-54,75,Claim 16)

requesting detail information regarding the charge from the first vendor referring to the indication; (Paras. 23-27,40-41)

receiving detail information regarding the charge from the first vendor;  
(Paras. 28-33,36-38, 53-54,75-80)

storing and aggregating the detail information regarding the charge from the first vendor; (Paras. 28-33,36-38)

providing access to the aggregated detail information;  
(Paras. 23-33)

receiving selection data for the aggregated detail information;  
(Para. 39, describing how vendor information can be further categorized and limited through a hierarchical structure; Paras. 23-27, describing the process of the user selecting various reports to be viewed which will detail various vendor charges)

With regard to the following limitation:

generating a bill based upon the selection data,

Piazza does not expressly disclose this aspect of the invention. However, Crooks, in the same field of endeavor, does teach presentation and generation of a bill based on selected items (Figures 10-12, showing selection of bills).

It would have been obvious to one of ordinary skill in the art at the time applicant's invention was made to modify the teachings of Piazza, relating to categorization and viewing of credit transactions by vendor and user, to include a bill generation feature as taught by Crooks. The motivation for such a combination is to decrease the amount of delinquencies and charge-offs by streamlining the posting, viewing, and billing process. **Claims 6 and 11**, representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

**With regard to Claim 2**, Applicant argues that Piazza in view of Crooks does not teach tracking the inclusion of the charge on the bill. The examiner respectfully disagrees. Initially, as with Claim 1, Crooks establish a bill presentment system. This is generally recited in (Col. 2, lines 10-12): "Billing information is received from a billing entity and is associated with a bill for payment by the billable entity."

Once a bill is established, as in Claim 1, then the tracking of charges is fundamental to the method in Piazza. As generally related in (Para. 6), "This ... method allow[s] Users to track all aspects of their charge spending through global and management information." This aspect of Piazza is further detailed at (Para. 23-27 and 36-38). **Claims 7 and 12**, representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

**With regard to Claim 3,** Piazza teaches a method comprising:

receiving an indication of payment of the bill and tracking a charge-back payment status of the charge. (Para. 84)

**With regard to Claims 4,** Piazza does not teach a method wherein:

selection data is received from an automated filter macro.

Although Piazza does not expressly teach a "filter macro" in the implementation of his system, Barron's Dictionary of Computer and Internet Terms teaches a macro as "a series of keystrokes that have been combined so they can be easily accessed."

It would have been obvious to one of ordinary skill in the art at the time applicant's invention was made to modify the teachings of Piazza, relating to categorization and viewing of credit transactions by vendor and user, to include an automated filter macro as taught by Barron's. The motivation for such a combination is to decrease the amount of delinquencies and charge-offs by streamlining the posting, viewing, and billing process. **Claims 9 and 14,** representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

**With regard to Claim 5,** the Applicant has argued that it is not obvious to modify the teachings of Piazza and Crooks with the Barron's definition. The Examiner included the definition of "checkbox" simply to expressly detail what is very old and well known in the art. That is to say, selecting from a checkbox presentation is well established in the electronic commerce art.

Further, Applicant's amendment to change the claim is insufficient to overcome the reference. Thus, although Piazza does not expressly teach a method comprising, "selection data is received from a user indication including a checkbox selection."

it would have been obvious to one of ordinary skill in the art at the time applicant's invention was made to modify the teachings of Piazza, relating to categorization and viewing of credit transactions by vendor and user, to include checkbox selection as taught by Barron's. The motivation for such a combination is to decrease the amount of delinquencies and charge-offs by streamlining the posting, viewing, and billing process. **Claims 10 and 15**, representing a system and article of manufacture designed for carrying out the method, are similarly rejected.

**With regard to Claim 16**, Piazza teaches the method further comprising:

receiving a dispute indication from the first user regarding the charge from the first vendor. (Para. 123)

**With regard to Claim 17**, Piazza teaches the method wherein:

the indication of a charge comprises a shipment tracking number.  
(Para. 40, describing the variety of different search fields)

**With regard to Claim 18**, Piazza teaches the method wherein:

translating the detail information regarding the charge into a common charge format. (Para. 50, describing the ability to format information in any manner)

**With regard to Claim 19**, Piazza does not teach:

generating a bill based upon the selection data and parsed client information.

This claim, however, is rejected under a similar analysis as the seventh (7<sup>th</sup>) limitation in Claim 1. The only distinction is that the selection box choice is made based on parsed client information. This is inherent to method in Piazza that arranges billing information based on organizational structure, which is generally applied such that the charges of several employees are itemized and presented. Applicant cannot feign shock in the application of her ideas to this type of embodiment. The Applicant discloses that

"the customer selects the transactions that are to be charged to ... their internal business units." (Specification, Paragraph 26). This is the exactly the situation that Piazza anticipates.

**With regard to Claim 20**, Piazza does not teach the method wherein:  
the indication of a charge is received from an E-banking intermediary.

However, utilizing Internet technologies in processing financial information is decidedly old and well known in the electronic commerce arts. This being the case, it would have been obvious to one of ordinary skill in the art at the time Applicant's invention was made to include receiving charge information from an e-banking intermediary. The motivation for such a combination is to increase use of the system by making the system available to smaller networks and systems through easy Internet access and availability.

### ***Conclusion***

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a). A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the

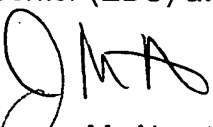


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statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to James Alpert whose telephone number is (571) 272-6738. The examiner can normally be reached on M-F 9:30-6:00. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197.

  
James M. Alpert  
June 14, 2005

VINCENT MILLIN  
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